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C.U.A. News Letter

Automation Continues To Roll

Automation since the invention of the wheel in history past, continues to roll a much faster and faster pace.

Automation has always been part of man's economic activity in one form or another.

But with the current high number of people unemployed automation is being looked at under new scrutiny.

One may wonder is automation man's dream of more leisure time, inexpensive goods and a growing economy, or is it a Frankenstein Monster created by man that is destroying jobs and men.

To the man in the street unemployed and hungry, you cannot tell him automation has not harmed him and caused tens of thousands of jobs to be permanently eliminated.

From other observers it is contended automation is necessary if American business is to compete in the world markets.

From the National Planning Association, you hear estimates that the present industrial output can be produced next year with 1.8 per cent fewer workers due to automation.

Other sources contend 28 million workers will be displaced in the next decade due to automation and technology.

Spokemen from industry feel that nothing can or should stop the spread of automation as it is the key to our productivity increase necessary for economic growth.

Instead of continuing to produce unemployment automation will create thousands of new jobs needed to keep up with an increasing work force.

Unless automation is planned to lessen its impact on the many hungry workers already effected, there won't be many around to purchase the products produced, which in effect will leave the idle wheels and gears of machinery to rust and deteriorate and thus fall a victim of its own fate as man has.

Retraining Program

President Kennedy in his special message to Congress proposed a retraining program and relocation procedure to cover the many unemployed.

The program would effect the unemployed who due to automation and technological changes suddenly finds his skills have become obsolete.

Allowances for retraining would be paid to those workers whose skills were not required in their home area.

Of those selected for training on a full time basis they would receive payments equal to the average state unemployment benefits. These payments would be paid up to a year.

Workers doing on job training would receive federal benefits to supplement their trainee payments.

The benefits would be on an amount equal to the amount

(Continued on Page Four)

Kennedy Signs New Liberal Social Security, Home Bills

WASHINGTON — President Kennedy signed into law two bills which are keystones of his "New Frontier" legislative program — social security and housing.

The social security measure liberalizes benefits for 4,420,000 Americans beginning in September and calls for heavier pay check tax deductions beginning next year. It also permits men to retire at 62 instead of 65 if they are willing to accept permanently reduced benefits.

The \$5.6 billion housing bill was an across-the-board measure which contained funds for clearing slums, building playgrounds and making it easier for Americans to buy homes.

Liberal Housing Bill

It was one of the most liberal housing measures ever passed by Congress and included virtually all that Mr. Kennedy asked to fulfill a pledge to provide "decent housing for all our people."

The new law extends and expands the activities of the federal housing agencies, with the accent on programs to revitalize decaying areas of the nation's cities, both large and small.

It authorizes construction of up to 100,000 new units of subsidized public housing, urban renewal grants, loans for college dormitories, direct loans for farm housing and funds for city transit and sewer improvements.

Criticism Rejected

Congress completed action on the compromise bill. It passed over criticism by Republicans and conservative Democrats that it was an "extravagant" measure and a step toward a "welfare state."

The social security liberalization bill encountered less congressional opposition.

To finance the program, the social security taxes on workers and employees would be hiked by up to \$6 a year each starting Jan. 1. Self-employed persons who pay a 50 per cent higher rate would pay up to \$9 a year more in social security taxes.

By signing the bill Mr. Kennedy insured that the new bene-

(Continued on Page Three)

Sues Champaign Photo Finisher For Back Wages

E. St. Louis, Ill., June 21, 1961—Secretary of Labor Arthur J. Goldberg filed a claim today (6/21/61-Wednesday) to recover \$545.50 in unpaid minimum and overtime wages from Mary C. Turpin and her former partner, Frederick W. Steffen, Jr. who operated the Techniprint Film Laboratories at 345 North Hickory Street in Champaign, Ill.

The action was taken in the U. S. District Court in East St. Louis on behalf of two employees of the Company. Under the Fair Labor Standards Act—the Federal Wage-Hour Law—the Secretary of Labor is authorized to bring suit against an employer to recover unpaid minimum and overtime wages upon the written request of employees entitled to same.

Earl F. Halverson, Regional Director of the U. S. Labor Department's Wage-Hour Division, said an inspection of the Company's records disclosed that these employees have not been

(Continued on Page Two)

Inciso Conviction Upheld by U.S. Court of Appeals

The U. S. Court of Appeals upheld the conviction of labor leader Angelo Inciso for misuse of \$420,276 in his union's health and welfare fund. The decision was unanimous.

Inciso, president of local 286, United Industrial Workers of America, was convicted on May 31, 1960, and sentenced to 10 years in prison on June 23, 1960. He is free on \$30,000 bond pending his appeal.

The government charged he had violated the Taft-Hartley Act by receiving the money in illegal insurance payments from executives of 22 companies.

The act forbids unions or their officials from accepting

(Continued on Page Seven)

Chicago Firm Ordered to Pay Back Wages

Chicago, Ill., June 1961—U.S. District Judge Michael L. Igoe issued a judgment last week (June 20th) permanently enjoining Sam and Jerome Bass, partners, at 1322 West Monroe Street, Chicago, from further violations of the overtime, record-keeping, and interstate shipment provisions of the Fair Labor Standards Act—the Federal Wage-Hour Law.

Federal Judge Igoe also issued another order requiring the Basses to pay \$1,268.90 in unpaid overtime wages to two former warehouse employees.

The Basses are wholesale dis-

(Continued on Page Three)

List Retirement Benefits With Age 62 Option

WASHINGTON—Here is a table showing the monthly benefits for men who elect to retire before 65 under terms of the new social security law.

WORKING MEN

Average monthly permanent scale of benefits:

	If Retires at Ages:			
Wage	65	64	63	62
\$ 50	\$ 40	\$ 37.40	\$ 34.70	\$ 32.00
85	50	46.70	43.40	40.00
110	65	60.70	56.40	52.00
180	80	74.70	69.40	64.00
275	100	93.40	86.70	80.00
370	120	112.00	104.00	96.00
400	127	118.60	110.10	101.60

WIVES OF WORKERS

Wives are entitled, in general, to draw 50 per cent of the benefits which their husbands draw,

but can elect to retire at 62 and draw a smaller benefit. For example, if a man who would be entitled to \$100 at 65 under the new legislation claims a reduced benefit of \$80 at age 62, the wife would get \$50 if she were age 65 when he retired. She would get only \$37.50 if she were age 62.

WORKING WOMEN

Since 1956 they have been allowed to retire early and draw permanently reduced benefits. Their scale of benefits is identical to that listed above for men; however, the method for computing monthly average earnings is more favorable for women.

(Continued on Page Seven)

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1. To publish news of interest to its subscribers and friends regarding all things pertaining to the working man and his family.
2. To aggressively advocate and pursue plans that will increase the economic advantages of the laboring and producing millions of our American people.
3. To be vigilant in protecting the gains made by working people through their Unions in recent years.
4. To be active in obtaining for Labor, a greater share of the fruits of our production.
5. To further the organization and growth of independent Labor Unions.
6. To do all these things in the American way; that is by lawful and free Constitutional Government.

Sues Champaign—

(From Page One)

paid the minimum wage of at least \$1.00 an hour and time and one-half their hourly rates for overtime worked over 40 hours in a workweek, during the period from April 1959 to December 1960.

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Goldberg Says Amendments Needed to the Welfare and Pension Disclosure Act

Now pending before Congress is legislation which must be passed to correct a situation which has deceived many thousands of American workers for over two years. When the Welfare and Pension Plans Disclosure Act became law on January 1, 1959, it was hoped that the principle of disclosure to participants and beneficiaries of these plans would create pressures strong enough to insure their scrupulous and honest administration.

Two years of operating experience have shown that this was a vain hope. As it now exists, the law relies upon private lawsuits brought by individual employees as the main deterrent to wrongdoing in the administration of these funds. This is an inadequate enforcement resource. Nobody likes to start lawsuits; our experience has shown that the "right to sue" is a totally ineffective remedy.

Furthermore, the present law does not give the Department power to investigate registered plans even in those cases in which the reported information gives some reason to believe that impropriety may exist. The law does not even confer upon its administrators the power to make authoritative and binding interpretations.

Despite these facts, it is widely assumed that the abuses in the administration of welfare and pension funds were eliminated with the passage of the law. We have no reason to believe that this is the case. The abuses shown by the early hearings may still exist, yet the imprimatur of gov-

ernmental approval is given these plans simply by registration and reporting.

I urge early passage of the administration bill to amend the Welfare and Pension Plans Disclosure Act; these amendments are necessary to provide adequate enforcement; they are necessary to procure full public disclosure; and they are necessary to fulfill the promise implicit in the existing legislation.

Minimum Wage Determination Proposed

Manifold Business Forms

Secretary of Labor Arthur J. Goldberg announced a proposed amended determination under the Walsh-Healey Public Contracts Act which finds that a minimum wage of \$1.39 an hour prevails in the Manifold Business Forms Industry. The proposed rate would be applicable to all covered workers except apprentices and handicapped workers whose employment at special rates less than the proposed minimum would be governed by the general regulations under the Act.

The Secretary's proposal is based on evidence received at a
(Continued on Page Six)

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The proposed changes in the National Labor Relations Board by the Administration, although the purpose of it is to expedite handling of labor cases, could have a profound and disastrous effect on independent labor unions. The proposal is to give trial examiners the authority to make decisions rather than recommendations only. There would still be a right of appeal to the Board Members, but any reversal would have to be based on a completely erroneous and arbitrary decision by the trial examiner. Therefore, if the case, as are the great majority of cases, is comparatively close, the whim of the trial examiner alone would be the determining factor since there is no justification he would have to make to anyone. The main point at issue for local independent unions is that so many of the examiners might be under the influence of so-called big organized labor. In such a case the small local independent union would be given very little consideration, if any.

What chance would the small union have on appeal if it is necessary to show that the examiner is completely arbitrary and capricious in his handling of the hearing. It is so easy to submit a completely one-sided statement of the actual facts, and if you don't think this is true, take a look at the number of trial examiners reports that are reviewed and discarded by the Board. These are due mostly to biased influence and one sided reporting.

One thing is certain, and that is that the small independent unions are going to need to work together on a national basis to protect their independence and self government. It is obvious that standing alone, in this complex and confused controls over the small unions, is suicide for the independents. Is time more

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Missiles Firm Executive 'Studies' Labor Dept.

An executive from the Lockheed Missiles and Space Division in Sunnyvale, Calif., has been assigned to the U.S. Department of Labor in a pilot program launched by The Brookings Institution "to build understanding between the Federal Government and major segments of our society."

Adrian A. Flakoll, management selection and development administrator for the Lockheed division, is on a 23-week working assignment in the Office of the Secretary to observe "from within" decision and policy-making operations of government. He is currently assigned to Deputy Assistant Secretary Wolfbein's staff working on automation and related manpower problems.

Mr. Flakoll is one of nine executives selected from leading American companies under a grant as Public Affairs Fellows from Brookings. The fellowships were awarded to "individuals possessing exceptional capacities for leadership." Brookings Institution intends to expand this type of program to include such men from labor, agriculture, and the professions.

He is a resident of San Mateo, Calif., and was graduated from Occidental College with a degree of Master of Political Science. He was with the Personnel Research and Planning Office of Los Angeles' Board of Education before joining Lockheed in 1951.

Mr. Flakoll served in the Pacific with the Navy during World War II, and during the Korean War as an officer in the Air Force. He is married and has one son.

Chicago Firm—

(From Page One)

tributors of toys, novelties, and general merchandise; and also act as auctioneers.

The court actions were taken in the name of Secretary of Labor Arthur J. Goldberg upon receipt of written requests from the two employees as provided by the Fair Labor Standards Act. The complaint alleged that the firm failed to pay proper overtime compensation and kept inadequate records as required by the statute.

The court actions were based on investigation by the U.S. Labor Department's Wage and Hour and Public Contract Divisions under the supervision of Earl F. Halverson, Regional Director. The defendants are subject to Federal Wage-Hour regulations because they are engaged in the distribution of merchandise in interstate commerce.

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Kennedy Signs—

(From Page One)

fits would be contained in checks going out for September. Had he waited, the latter checks would not have begun until October.

Widows To Benefit

Among those benefiting by the new program will be 1,500,000 widows who will receive a 10 per cent increase in their payments.

In addition, the present, \$33-a-month minimum monthly benefit for 2,200,000 workers who retire at 65 will be boosted to \$40.

Highlights of the bill:

MEN—They would be given the option of retiring at 62 and drawing permanently reduced benefits instead of waiting until 65 for full benefits.

WIVES—No change in the benefit rate, which amounts to 50 per cent of a husband's benefit. Wives already can draw benefits at a reduced rate as early as 62 but only if their husbands are retired and drawing benefits. Thus, the new retirement option for men will result in some wives drawing benefits earlier than they otherwise could.

WIDOWS, WIDOWERS, PARENTS—Benefits will be raised 10 per cent for the 1,525,000 now on the rolls and for those who go on the rolls in the future. The new benefit rate will be 82½ per cent, instead of 75 per cent, of the deceased worker's retirement benefit.

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The minimum benefit for persons who retire at or after 65 would be raised from \$33 to \$40 a month. The increase will provide proportionate increases in minimum benefits to dependents and survivors.

ELIGIBILITY — Workers would be fully insured if they work one out of every four quarters since 1950 on jobs covered by the tax program, instead of one out of three.

RETIREMENT EARNINGS —The rules would be liberalized to reduce the amount of social security benefits deducted as a result of earnings. Persons who earn as much as \$1,700 a year now lose \$350 a year in so-

cial security payments. Now, they would lose only \$250.

PAYROLL TAXES—The 3 per cent tax which applies to the first \$4,800 in annual earnings would be raised one-eighth of 1 per cent for both employers and employees, effective next Jan. 1. Self-employed would have to pay three-sixteenths of 1 per cent more.

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Louis F. Peick, Secretary-Treasurer

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News Letter—

(From Page One)

paid by the employer or 50 per cent of the unemployment compensation.

Pay received as a trainee and federal payments would not total more than \$46.00 per week. **Relocation Benefits**

Would be paid to workers that had been unemployed for six months and they were unable to secure employment in their present area and had jobs offered in another area.

The Secretary of Labor

Would be responsible to develop and get on the job program started, to help workers improve their skills.

Congressional Hearings

In the Senate and House will soon get under way on the program.

Reserved Gate Upheld by U.S. Supreme Court

In a recent decision the Supreme Court has ruled a company can set aside one of the plant gate entrances to be used by contractors and their employees when a plant union is picketing the plant.

If the reserved gate is picketed the union violates the Taft Act, this same rule was passed by the National Labor Relations Board in 1959.

This is a blow for the industrial union to take, but two fac-

tors prevail as to a little relief is as follows.

The work of the contractors coming in the reserved gate must not be work necessary for normal operation of the plant, such as routine maintenance work.

Also the gate must be marked as such very clearly and must be so marked before the strike begins, otherwise it can be picketed once the strike begins.

Communist Party In U.S. On The Way Out

The Supreme Court finally dealt the communist party a smashing blow. The Supreme Court ruled in two truly historic decisions that the Smith Act which makes it a crime for any person to belong to any organization knowing that it advocates violent overthrow of the 1950 Subversive Activities Control Act.

This decision brings to a climax a legal battle that has lasted nearly a decade.

Unemployment Status

According to the Bureau of Labor Statistics, unemployment decreased by 200,000 about the middle of April to mid May, although there was a total of 4.8 million unemployed the middle of May which is 1.3 million more unemployed than in May 1960.

There was 66.8 million total

employed in May 1961 with most of the gain being in agriculture.

"Congressional Record-Senate June 16, 1961"

Right-to-Work Legislation

Mr. Muskie. Mr. President, I call attention to the recent action by the 173d General Assembly of the United Presbyterian Church in the United States in reaffirming its condemnation of so-called right-to-work laws and in upholding the democratic processes of collective bargaining between management and labor as the pathway to industrial peace.

This eminent church body, which speaks for nearly 4 million Presbyterians in our Nation, merits the commendation of all fairminded Americans for having negated an attempt to sway the judgment and official pronouncement of the 171st general assembly, in its convo-

cation 2 years ago, that "union membership as a basis of continued employment should be neither required by law nor forbidden by law," and the corollary expression of "its confidence in collective bargaining as the most responsible and democratic way of resolving issues in labor-management relations."

I call attention to the fact that the 173rd general assembly has declared that the propaganda labels "right to work" and "compulsory unionism" are "inaccurate" and that the term

"compulsory open shop" is a more accurate description of the legislative proposal: that seek to destroy the right of management and labor to agree to union security provisions in collective bargaining.

It is important, in the interest of a truthful representation of the nature of these anticollective bargaining proposals, that

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News Letter—

(From Page Four)

the Presbyterian Church, in its latest pronouncement, states:

Compulsory open shop legislation interposes the power of State government to produce in that State a compulsory open shop in all industries, regardless of the size or nature.

The absence of compulsory open shop legislation permits management and union in each industry to bargain collectively and work out voluntarily the arrangement that is a workable compromise between their respective interests.

I have a special interest in the wise position taken by the United Presbyterian Church on this issue because of recent events in my home State of Maine.

An effort was made this year by a so-called national right-to-work committee to persuade the Maine Legislature to disrupt our excellent labor-management relations by enacting a compulsory open shop law, which they called a right-to-work law.

This reactionary proposal was opposed by Gov. John Reed and was defeated in both branches of the State legislature by bipartisan voting.

In view of the importance of this issue to continuance of the collective bargaining process and to sound and stable labor-management relations, I ask unanimous consent to have printed in the Record the recommendation of the Standing Committee on Social Education and Action as adopted on May 24, 1961, at Buffalo, N.Y., by the 173d General Assembly of the United Presbyterian Church in the United States.

There being no objection, the statement was ordered to be

printed in the Record, as follows:

Labor-Management Relations

In 1959 the 171st general assembly of the United Presbyterian Church in the United States of America made a pronouncement on collective bargaining which stated, in part, that "union membership as a basis of continued employment should be neither required, by law nor forbidden by law."

The Presbytery of Omaha in its stated meeting on January 17, 1961, overturned the general assembly "to reconsider this matter, that it may possibly remove the present commitments against laws requiring or forbidding compulsory unionism."

The subcommittee has reconsidered the issue on labor-management relations and recommends no action.

Studies are now under way in the entire field of labor-management relations and will be continued under the auspices of the counseling committee.

We feel that the 1959 pronouncement dealt clearly and fairly with the issue of collective bargaining. The general assembly that year expressed its confidence in collective bargaining as the most responsible and democratic way of resolving issues in labor-management relations.

This brings up the issue re-

lated to "closed shop," "union shop," and "open shop." Closed shop practices are already prohibited by Federal laws. We feel that the 171st general assembly was correct in recommending that the question of union shop or other maintenance-of-membership arrangements should be settled by collective bargaining (and not by the force of government) which meets the basic requirements for responsible and democratic negotiation. And we feel the general assembly would be ill advised in taking an action which would be widely interpreted as recommending State legislation which makes open shop compulsory.

We feel that the terms "right to work" and "compulsory unionism" are not accurate as described in this overture, and that the term "compulsory open shop" is a more exact description. Compulsory open shop legislation interposes the power of State government to produce in that State a compulsory open shop in all industries, regardless of their size or nature.

The absence of compulsory open-shop legislation permits management and union in each industry to bargain collectively

and work out voluntarily the arrangement that is a workable compromise between their respective interests.

There are really two questions involved: (1) Shall union and management together mutually decide the outcome of the collective bargaining process, or shall the Government predetermine the outcome by making an open shop compulsory (which is what right to work does)? (2) Beyond protecting both employer and employees from gangsterism, communism, kickbacks, racketeering, misuse of funds and other forms of corruption, shall the State prohibit the kind of union-management contract (i.e., working conditions, wages, etc.) that the col-

lective bargaining agents can agree upon?

The 171st general assembly answered by implication the first question in the affirmative and the second in the negative. This committee agrees and recommends "no action" on overture 8.

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Minimum Wage—

(From Page Two)

public hearing on prevailing minimum wages paid in the industry. The evidence included a wage survey of the industry made by the Department's Bureau of Labor Statistics.

The Public Contracts Act applies to employees working on Government supply contracts in excess of \$10,000. It authorizes the Secretary of Labor to issue industry minimum wage determinations on the basis of the minimum wages he finds to be prevailing. The proposed determination for the Manifold Business Forms Industry would supersede the present \$1.00-an-hour rate for the Specialty Accounting Supply Manufacturing Industry.

Government purchases under the Act of products in this industry amount to approximately \$8 million a year. In October 1959 the industry employed about 13,790 production workers in 168 establishments with eight or more employees.

Interested persons have 30 days to submit written exceptions to the proposed determination, which is scheduled for publication in the June 30 Federal Register. Copies of the proposal may be obtained from the U. S. Labor Department's Wage and Hour and Public Contracts Divisions.

Electronic Component Parts
Secretary of Labor Arthur J. Goldberg issued a determination under the Walsh-Healey Public Contracts Act which finds that a minimum wage of \$1.23 an hour prevails in the Electronic Component Parts Industry. It will apply to contracts for which invitations to bid are solicited or negotiations otherwise com-

menced on or after July 26, 1961.

The determination makes final the Secretary's proposed determination of May 13, 1961, issued after consideration of evidence received at a public hearing, including a wage survey of the industry made by the U. S. Labor Department's Bureau of Labor Statistics.

The employment of apprentices and handicapped workers at special rates less than the determination is governed by general regulations under the Act.

The Public Contracts Act applies to employees working on Government supply contracts in excess of \$10,000. It authorizes the Secretary of Labor to issue minimum wage determinations on the basis of the minimum wages he finds to be prevailing. No prior determination has been made for the Electronic Component Parts Industry.

Government purchases under the Act of products in this industry amount to approximately \$75 million a year. In October 1958 the industry employed about 65,000 production workers in 450 establishments with eight or more employees.

The text of the Secretary's determination, which includes the definition of the industry, is scheduled for publication in the June 27 Federal Register. Copies

may be obtained from the U. S. Labor Department's Wage and Hour and Public Contracts Divisions.

Paper and Pulp

Secretary of Labor Arthur J. Goldberg announced a proposed amended minimum wage determination under the Walsh-Healey Public Contracts Act for the Paper and Pulp Industry.

The proposed determination finds that the following minimum hourly wage rates prevail: Primary paper and pulp branch, \$1.75; rag paper and pulp branch, \$1.54; converted sanitary paper products branch, \$1.55; and building paper and building board branch, \$1.64. There would be no special rates for beginners or learners. The employment of apprentices and handicapped workers at special rates less than the proposed minimum wages would be governed by the general regulations under the Act.

The Secretary's proposal is based on evidence received at a public hearing on prevailing minimum wages paid in the industry. The hearing was one

which was re-opened after exceptions were made to a tentative decision based on a previous hearing. The evidence at the hearing included a wage survey of the industry made by the Department's Bureau of Labor Statistics.

The Public Contracts Act applies to employees working on Government supply contracts in excess of \$10,000. It authorizes the Secretary of Labor to issue industry minimum wage determinations on the basis of the minimum wages he finds to be prevailing. The present determination, made several years ago, for the Paper and Pulp Industry provides a minimum rate of \$1.115 an hour.

Government purchases under

the Act of products in this industry amount to approximately \$46 million a year. In October 1957 the industry employed about 150,000 production workers in 583 establishments with 20 or more employees.

Interested persons have 30 days to submit written exceptions to the proposed determination, which is scheduled for publication in the June 23 Federal Register. Copies of the proposal may be obtained from the U. S. Labor Department's Wage and Hour and Public Contracts Divisions.

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Unveiling The Chiselers Under Wage-Hour Law

The U.S. Labor Department reports that, during the 1960 fiscal year, employers underpaid their workers a record \$28,033,314 in minimum wage and overtime pay. More than half of this, \$14,137,937, was still due when the fiscal year ended.

An employee who gets short-changed on minimum wage or overtime pay can:

- Sue the employer.
- Ask the Labor Department to try to collect for him. In either case, an employer is prohibited by law from discharging or discriminating against the complaining employee.

WHERE TO FILE CHARGES

The new Wage - Hour Law, passed by Congress this month, will go into effect Sept. 3, 1961. The new law is expected to bring a sharp increase in chiseling. Anyone having information or questions about violations should write to the Wage and Hour Division, U.S. Labor Department, Washington 25, D.C., or to one of its ten regional offices. The offices are located in the following cities: Boston, New York, Chambersburg, Pa.,

Inciso Conviction—

(From Page One)

anything from employers except initiation fees or dues.

The Court of Appeals decision also stated that the punishment imposed on Inciso by the lower court "was not excessive." Inciso has defied an ouster order by international officers of the independent UIWA and refused to turn over affairs and assets of his local to trustees designated by the union.

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How To Avoid Being Gyped

Home buyers are paying at least \$50 million more than they should each year in "closing costs," according to American Home magazine. Closing costs — sometimes known as "settlement charges" — are the money you have to lay out over the price of a home when you take title. They include charges for title search and insurance, mortgage service charges and transfer-of-ownership charges.

If you're thinking of buying a house, the magazine offers several tips to avoid being gyped on closing costs. First, it urges that you make sure the title insurance policy covers you, as home-owner, rather than only the mortgage-lender.

Second, it suggests the home-buyer should insist on a complete itemized list of all closing cost payments, including all lawyers' fee, before signing any sales contract.

"Raise your questions about closing costs beforehand," American Home advises. "Remember, your bargaining position is at its peak before you

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sign the contract. At this point, a builder or owner eager to sell may be willing to absorb some or most of these costs. Don't be afraid to bargain."

Retirement—

(From Page One)

en than men. Average earnings for men are reduced by years of nonearnings between 62 and 65 but no such reduction is made for women.

This makes a difference in some but not all cases, because both men and women workers in computing benefits are allowed to eliminate five years of low,

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or no, earnings since 1951 and count only the remaining years between 1950 and now.

WIDOWS

The legislation boosts their benefits at least 10 per cent. Under the old law, widows had been entitled to 75 per cent of the benefits their husbands would be entitled to draw at age 65. Widows can retire at age 62 without any reduction in this benefit. The new law raises their benefits to 82½ per cent of the husband's primary benefit.


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200	63.00	69.30
250	71.50	78.40
300	78.80	86.70
350	87.00	95.70
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CHESTER FULTON

MARJAN P. STANIEC

(The telephone rings in a Chicago District Office of the Social Security Administration...)

Staniec: Hello, Staniec speaking.

Fulton: Hello, Staniec, This is Chester Fulton. My nephew, who is age 35 years old became disabled as a result of an automobile accident in 1959. He has been receiving disability benefits since November 1960. He notified the social security office that he was returning to work but his checks keep coming. Is he entitled to payments even though he has returned to work?

Staniec: Yes! A person receiving disability payments may continue to receive those payments for one year after returning to work. This is possible because of the 1960 changes in the disability provision of the social security law. Further the admin-

istration will not question his employment until he has been on the job for 9 months and has shown that he is able to work and is no longer under a disability. After that he will still be paid for another 3 months — making a total of 12 months.

Fulton: Good. I am sure he will be glad to hear that. However, I have an uncle who had a heart attack in May 1957. He started receiving disability benefits in December 1957 but recovered and went back to work in 1959. At that time his benefits were stopped. In January 1961 he had another heart attack and again applied for disability payments. His payments started in February 1961. He did not have to wait 6 months in the latter case as he had done in the first case. Why?

Staniec: What you have just said is that when your uncle be-

came disabled in 1957 he had to wait 6 months before his payment began. However, he recovered and returned to work but again became disabled in 1961, so that he had to reapply for disability benefits. He did not have to serve a second six months waiting period before we started paying him the last time. This is true. Under the old provision of the law a person had to serve a 6 month waiting period before disability payments could start whether it was his 1st or 2nd period of disability. However, under the 1960 amendment to the disability provision of the law, a person who regains his ability to work, but becomes disabled again within 5 years after his benefits have been stopped will not have to wait six months before his payments begin.

Fulton: Well, that's news to me. It sure pays to keep abreast of the changes in the Social Security Law.

Staniec: That's right. In fact, because people do not keep themselves informed regarding the changes in the law, many months of benefits are lost.

Fulton: While we are talking about sickness, when the proposed medical care bill becomes law, will it pay for medical in-

surance, doctor bills, medicine, etc.

Staniec: President Kennedy has sent a message to Congress recommending a program of medical care for the aged. However, until such a bill becomes law, it is impossible to say which of these expenses it will cover, if any.

Fulton: I have one more situation that I would like explained. My sister married a second time in 1956. In 1958 her husband attained age 65 and filed for old age benefits. She was told that she and her 10 year old son was not entitled because she had not been married to her husband long enough. However, a friend of mine who attained 65 in March of this year filed and his wife, to whom he has been married only 14 months and his

step-son became entitled to benefits immediately, why?

Staniec: Under the old law a wife must have been married to her husband for at least 3 years to qualify for benefits on his wage record. However, under the 1960 amendments to the social security law, a wife or husband of an old age or disability beneficiary can qualify for benefits if married at least 1 year.

Fulton: Thank you for being so patient, and "good bye."

Staniec: It was a pleasure talking to you. "Good Bye."

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